

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Express Mail Number: EL 438689719US

I, Janis J. Jackson, hereby certify that this paper (along with any paper referred to as being attached or enclosed or actually enclosed) is being deposited with the United States Postal Service "EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 C.F.R. 1.10 on the date indicated above, with sufficient postage, and is addressed as follows:

COMMISSIONER FOR PATENTS

DATE OF DEPOSIT: April 30, 2001

BOX: PATENT APPLICATION

WASHINGTON, 10.9./20231.

Signature:

Date:

Inventor:

Max Jaffe

Title:

Method and Medium for Budgeting

Commissioner for Patents Box: Patent Application Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicant respectfully request, pursuant to 37 C.F.R. §§1.56, 1.97 and 1.98, that the art listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified application. A copy of this art is enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. §§1.97(g) and (h), no representation is made that this art is material to patentability of the present application or that a search has been made.

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The filing of this information disclosure statement shall not be construed as an admission against interest in any manner, and shall not be construed as a representation that Applicant or Applicant's attorneys have personal knowledge of the contents of the listed art or any events surrounding the listed art.

The Examiner is requested to initial the attached form PTO-1449, as indicated. It is respectfully requested that the Examiner then return to the undersigned a copy of the initialed and completed Form PTO-1449 that indicates the enclosed references have been considered in their entirety.

No additional fees are believed to be required in connection with these filings. To the extent that any further fees, whatsoever, are required, including petition fees, the Commissioner is hereby authorized to charge payment of any additional fees, including any under 37 C.F.R. § 1.16 or 37 C.F.R. § 1.17, to Deposit Account No. 23-3189, Attorney Docket No. 5592.3, Customer No. 24347.

Respectfully submitted,

Linda P. Field

PTO Registration No. 47,311

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ATTORNEY FOR APPLICANT

April 30, 2001

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LIST OF ART CITED BY APPLICANT (Use several sheets if necessary)				APPLICANT Max Jaffe			
				FILING DATE April 30, 2001		GROUP N/A	11033
U. S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	ISSUE DATE NAM		E OF INVENTOR	CLASS	SUBCLASS	FILING DATE (if appropriate)
	5,903,881	May 11, 1999 Schrader September 7, 1999 Neu		er et al.	705	42	June 5, 1997
	5,947,526				283	66.1	April 15, 1997
	6,014,648	January 11, 2000	January 11, 2000 Brenna		705	41	Sept. 16, 1997
	6,128,603	October 3, 2000 Dent et		al	705	40	Sept. 9, 1997
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FOREIGN PATEN	T DOCUMENTS						
	DOCUMENT					GLYDGY A GG	TRANSLATION
	NUMBER	DATÉ		COUNTRY	CLASS	SUBCLASS	YES NO
OTHER ART							
(Include name of author (in CAPITAL LETTERS), title of article, title of item (book, magazine, journal, serial, symposium, catalog, etc), date, page(s), volume issue number(s), publisher, city and/or country where published)							
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EXAMINER				DATE CONSIDERED			
*EVAMBIED. I=:	ial if reference considered	whether or not citation	is in confe	ormance with MPFP 600	Praw line thro	ugh citation if not i	n conformance and

not considered. Include copy of this form with next communication to applicant.